Case 1-13-44775-nhl Doc 1 Filed 08/02/13 Entered 08/02/13 12:32:57

ORIGINAL

B I (Official Form I) (1/08)		- • •			
United States Bankruptcy Court  Voluntary Petition  Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle CANALE, ANTHONY	):	Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			NONE  All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
NONE					
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (if more than one, state all): 3400	•		its of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN one, state all):		
Street Address of Debtor (No. and Street, City, and Stat 419 101ST STREET BROOKLYN, NY	re):	Street Address of Joint Debtor (No. and Street, City, and State):			
	ZIP CODEI 1209		ZIP CODE		
County of Residence or of the Principal Place of Busine	KINDS	County of Re	sidence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address ABOVE	ress);	Mailing Addr	ress of Joint Debtor (if different from street address):		
	ZIP CODE		ZIP CODE		
Location of Principal Assets of Business Debtor (if diff	erent from street address above):	1	ZIP CODE		
Type of Debtor	Nature of Busine		Chapter of Bankruptcy Code Under Which		
(Form of Organization) (Check <b>one</b> box.)	(Check one box.)		the Petition is Filed (Check one box.)		
Individual (includes Joint Debtors)     See Exhibit D on page 2 of this form.     □ Corporation (includes LLC and LLP)     □ Partnership     □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other		Chapter 7 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		
, , , , , , , , , , , , , , , , , , , ,	Other		Nature of Debts (Check one box.)		
	Tax-Exempt Ent (Check box, if application  Debtor is a tax-exempt of under Title 26 of the Un Code (the Internal Rever	able.) organization uited States	Debts are primarily consumer debts, defined in 11 U.S.C. business debts. \$101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
Filing Fee (Check one bo	x.)	Check one be	Chapter 11 Debtors		
Full Filing Fee attached.			is a small business debtor as defined in 11 U.S.C. § 101(51D).		
Filing Fee to be paid in installments (applicable to signed application for the court's consideration of	rtifying that the debtor is	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).			
unable to pay fee except in installments. Rule 100  Filing Fee waiver requested (applicable to chapter	7 individuals only). Must	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.			
attach signed application for the court's considera	tion. See Official Form 3B.	A plan i	plicable boxes: is being filed with this petition. ances of the plan were solicited prepetition from one or more classes itors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information		•	THIS SPACE IS FOR COURT USE ONLY		
Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
1-49 50-99 100-199 200-999		0,001- 2:	5,001- 50,001- 0xen 50,000 100,000 100,000		
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 to \$50 to	50,000,001 \$ \$100 to	100,000,001 \$500,000,001 More than \$2500 to \$1 billion \$2500 to \$2		
Estimated Liabilities					
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 \$. to \$10 to \$50 to	50,000,001 \$ \$100 to			

B 1 (Official Form	.1) (1/08)		Page 2	
Voluntary Petiti	on be completed and filed in everv case.)	Name of Debtor(s): ANTHONY CANALE		
(1 nis page musi c	All Prior Bankruptcy Cases Filed Within Last 8 Y			
Location Where Filed: NC	The second secon	Case Number:	Date Filed:	
Location	JINE	Case Number:	Date Filed:	
Where Filed:				
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	iate of this Debtor (If more than one, attach ad Case Number:	ditional sheet.)  Date Filed:	
Name of Debior.		Case Number.	Date Pried.	
District:		Relationship:	Judge:	
	Exhibit A	Exhibit B (To be completed if debtor	ic an individual	
	d if debtor is required to file periodic reports (e.g., forms 10K and	whose debts are primarily c		
	ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the	foregoing netition, declare that I	
of the Securities i	exchange Net of 1994 and is requesting felief under chapter 11.)	have informed the petitioner that [he or she]		
		12, or 13 of title 11, United States Code available under each such chapter. I further		
		debtor the hopice required by 11 U.S.C. § 342		
□ Evdeibi+ A i	is attached and made a part of this notition	x / /L	04/16/2014	
Exhibit A i	is attached and made a part of this petition.		Date)	
	Exhibit	C		
Does the debtor o	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?	
Yes, and E	Exhibit C is attached and made a part of this petition.			
l _	• •			
□ No.				
		· · · · · · · · · · · · · · · · · · ·		
	Exhibit	t D		
(To be comple	eted by every individual debtor. If a joint petition is filed	each snouse must complete and attack	ch a separate Evhibit D )	
,	• •		in a separate Exhibit D.)	
<b>☑</b> Exhib	it D completed and signed by the debtor is attached and	made a part of this petition.		
If this is a join	nt petition;			
	1.75 t			
Exhib:	it D also completed and signed by the joint debtor is atta	ched and made a part of this petition.		
	Information Deposition	d. D. Lieu V.		
	Information Regarding t (Check any appli			
ゼ	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 da		180 days immediately	
		•		
	There is a bankruptcy case concerning debtor's affiliate, general part		•	
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it			
	this District, or the interests of the parties will be served in regard to		derait of state courty in	
	Certification by a Debtor Who Resides a	s a Tenant of Residential Property		
	(Check all applica	ible boxes.)		
	Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fe	ollowing.)	
(Name of landlord that obtained judgment)				
		Z4 11 61 9 - 9		
(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(I)).		

B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	`,'
Signa	tures:
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
	υ
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition  X  Signature of Joint Debtor  Telephone Number (if not represented by attorney)  04/16/2013  Date  Signature of Attorney*	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)  Date  Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) MICHAEL L. WALKER, ESQ. Printed Name of Attorney for Debtor(s) THE LAW OFFICE OF MICHAEL L. WALKER Firm Namo 52 FORT HAMILTON PARKWAY Address SECOND FLOOR SUITE BROOKLYN, NY 11209  (718) 680-9700 Telephone Number 04/16/2013 Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address'
` '	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual  Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
Title of Authorized Individual	individual.
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

# UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In re ANTHONY CANALE	Case No.
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 04/16/2013

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court

Eastern District of New York

In re ANTHONY CANALE	Case No.
Debtor	
	Chapter

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00	estiniheti saabuunseen kurtaa George ja	
B - Personal Property	YES	3	\$ 0.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		s 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 20,834.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	2			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,620.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 2,095.00
. T	OTAL	15	\$ 0.00	\$ 20,834.00	

B 6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court

Eastern District of New York

In re	ANTHONY CANALE	,	Case No.
	Debtor		
			Chapter _ 7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 $\Box$  Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

## State the following:

Average Income (from Schedule I, Line 16)	\$ 1,620.00
Average Expenses (from Schedule J, Line 18)	\$ 2,095.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 1,620.00

#### State the following:

State the long wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 20,834.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 20,834.00

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B6A (Official Form 6A) (12/07)

In re ANTHONY CANALE Case No. (If known)

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
	SUMMERIENSKYR (46)-ki chryskyr bylogo concument		LINGUTS INTEGRATING AND	
	Tot	al➤	0.00	

(Report also on Summary of Schedules.)

B 6B (Official Form 6B) (12/07)

	ANTHONIV CANALE		
In re		Case No	) <b>.</b>
	Debtor		(If known)
	•		

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

				, ,
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING AND SAVINGS		100.00
3. Security deposits with public utilities, telephone companies, land-lords, and others.	Х			0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		TABLE, CHAIRS, SOFA, T.V., BED, DVD PLAYER	1000 T 0 1 10 1 10 1 10 1 10 1 10 1 10	1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			0.00
6. Wearing apparel.		PANTS, SHIRTS, JACKETS		
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	X			0.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		Part of the second of the seco	0.00
10. Amuities. Itemize and name each issuer.	X			0.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			0.00

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B 6B (Official Form 6B) (12/07) - Cont.

In re	ANTHONY CANALE		Case No.
	Debtor	4	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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B 6B (Official Form 6B) (12/07) -- Cont.

In re	ANTHONY CANALE	 Case No.
-	Debtor	 (If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	10 X 31			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		ACCEPTANCE OF THE PROPERTY OF	
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X		176797713777	
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X	-364M-III/NEPTERPERPERPENTENTENTENTENTENTENTENTENTENTENTENTENTE	igenayyeque	<u> Содинальности под приняти под под под под под под под под под под</u>
29. Machinery, fixtures, equipment, and supplies used in business.			1, 20, 10, 10, 10, 10, 10, 10, 10, 10, 10, 1	
30. Inventory.	X	TOTAL REPRESENTATION OF THE PROPERTY OF THE PR	ic coffe columnus	. His divided and the presence of the second second account and the second seco
31. Animals.			1 (7) (7) (7) (8) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	X		5-3-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-	
34. Farm supplies, chemicals, and feed.	X	THE		alkonoranorana de moderna de la composição
35. Other personal property of any kind not already listed. Itemize.	AT AT AT AT A STATE OF THE STAT			
		continuation sheets attached Total	>	\$ 1,920.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B 6C (Official Form 6C) (12/07)

In re	ANTHONY CANALE	,	Case No.	
	Debtor		_	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

	11	U.S.C.	§	522(b)(2)
_		TT 0 0	•	

Ш	Check if debtor claims a homestead exemption that exceeds
	\$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
NONE			0.00
Biodoloka ya Chili ci Bakula biyika bida Kiliko ki ka ya ci di Sakula Kili kili kili ka ka ka kili ci Alaka ka	teo filotoficki kirana et li nize hi idete la ili jahu chao hi idan, ku ka 12 Jan (i nize ta 12 Jan (i nize ta	esta analysi saanus anaronnaa arabi ka tabag interprisi partuga ya interprisi partuga ya interprisi partuga ya	(Compression to the grant and production of content by the discontinuous content between the
	Nai signian pilikhi begani kawisaka ga panjana sinan gana dan kenteke adaga tengga hajinga pasagat pasag		
SOMEONIANTANISHOOLAHAN ISHI SITTINIS HELUKUNUNUNUNUN			

<sup>□ 11</sup> U.S.C. § 522(b)(3)

B 6D (Official Form 6D) (12/07)

In re ANTHONY CANA	LE ,	Case No.		
Debt	tor		(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.	-							
		•						
ACCOUNT NO.	-		VALUE \$	-				
ACCOUNT NO.	-							
continuation sheets			VALUE \$ Subtotal ►	ł	<u> </u>		\$	\$
attached			(Total of this page)				Ψ	Ψ
			Total ►				\$	\$
			(Use only on last page)				(Report also on Summary of	(If applicable, report
							Schedules.)	also on Statistical Summary of Certain
								Liabilities and Relate

Data.)

B 6D (Official Form 6D) (12/07) – Cont.	
In re_ANTHONY CANALE,	Case No.
Debtor	(if known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
ACCOUNT NO.			VALUE\$					
ACCOUNT NO.			VALUE\$					
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.		·	VALUE\$					
Sheet no. of continu sheets attached to Schedule of Creditors Holding Secured Claims	nation		Subtotal (s)► (Total(s) of this page)				\$	\$
·			Total(s) ► (Use only on last page)				\$ (Report also on Summary of Schedules.)	\$ (If applicable, report also on Statistical Summary
								of Certain

Liabilities and Related Data.)

2

B 6E (Official Form 6E) (12/07)

In re_ANTHONY CANALE	, Case No.	•
Debtor		(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).  Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B 6E (Official Form 6E) (12/07) – Cont.	
In re ANTHONY CANALE Debtor	Case No (if known)
Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer	or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, let that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ease, or rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	i
Taxes, customs duties, and penalties owing to federal, state, and loc	cal governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Deposito	ory Institution
	Office of Thrift Supervision, Comptroller of the Currency, or Board of accessors, to maintain the capital of an insured depository institution. 11 U.S.C
Claims for Death or Personal Injury While Debtor Was Intox	ricated
Claims for death or personal injury resulting from the operation of a drug, or another substance. 11 U.S.C. § 507(a)(10).	a motor vehicle or vessel while the debtor was intoxicated from using alcohol,
* Amounts are subject to adjustment on April 1, 2010, and every thre adjustment.	be years thereafter with respect to cases commenced on or after the date of
contin	nuation sheets attached

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 601100263023 03/2013 DISCOVER FIN SVCS LLC 8,235.00 PO BOX 15316 WILMINGTON, DE 19850 ACCOUNT NO. 2897 11/2012 WEST ASSET MANAGEM 335.00 7171 MERCY RD, OMAHA, NE 68106 ACCOUNT NO. 202429 12/2007 AFNI-BLOOM 54.00 PO BOX 3427 BLOOMINGTON, IL 61702 ACCOUNT NO. NR20434R1 01/2013 CHILD SUPPORT ENFORC 12.210.00 PO Box 14 ALBANY, NY 12201 20,834.00 Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 6F) (12/07) - Cont.

In re	CANALE, ANTHONY	,	Case No.	
	Debtor		(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0021577906			04/2007				
CVL CT NY KINGS BRANCH 141 LIVINGSTON ST BROOKLYN, NY 11201							10,535.00
ACCOUNT NO. 0021577906			05/2008				
CVL CT NY KINGS BRANCH 141 LIVINGSTON ST BROOKLYN, NY 11201							16,975.00
ACCOUNT NO.			****				
ACCOUNT NO.							
ACCOUNT NO.		- V-V-Philim					***************************************
Sheet no. of continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims	l neets atta d	ched			Sub	total➤	\$ 27,510.00
Total ➤  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$ 48,344.00	

B 6G (Official Form 6G) (12/07)	
In re ANTHONY CANALE Debtor	, Case No (if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
	·

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B 6H (Official Form 6H) (12/07)

In re	ANTHONY CANALE	3	Case No.	
	Debtor			(if known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
The second secon	TO PROPERTY WITH THE REAL OF THE INTERNAL OF THE INTERNAL AND

RAT	(Offic	ial En	rm 61)	(12	(0.7)
BOL	4CHT16	11 <b>2</b> 11 F O	rm on	112	/U / I

In re_ANTHONY CANALE	, Case No	
Debtor	(if known)	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
SINGLE	RELATIONSHIP(S): ONE MALE CHILD				AGE(S): 13
Employment:	DEBTOR			SP	OUSE
Occupation UNE	MPLOYED				
Name of Employer	NONE				
How long employe	d ·				
Address of Employ	er				
	of average or projected monthly income at time	DEBTOR		SPOUS	E
case i	illed)	\$	0.00	\$	0.00
	ges, salary, and commissions		0.00		0.00
(Prorate if not page Estimate monthly		\$	0.00	\$	0.00
Estimate mounty	overeine				
SUBTOTAL		\$	0.00	\$	0.00
LESS PAYROLL			0.00		0.00
a. Payroll taxes ar	nd social security	\$	0.00	\$	0.00 0.00
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>		\$ \$	0.00	\$ \$	0.00
d. Other (Specify)	):	\$	0.00	\$	0.00
SUBTOTAL OF F	AYROLL DEDUCTIONS		0.00	<b></b>	0.00
		\$	0,00	\$	0.00
TOTAL NET MO	NTHLY TAKE HOME PAY	\$	0.00	\$	0.00
	om operation of business or profession or farm	\$	0.00	\$	0.00
(Attach detailed Income from real p		\$	0.00	\$	0.00
Interest and divide		\$	0.00	\$	0.00
0. Alimony, mainte the debtor's us	nance or support payments payable to the debtor for e or that of dependents listed above	\$	0.00	\$	0.00
<ol> <li>Social security or</li> </ol>	government assistance				
(Specify); UNE 2. Pension or retirer	EMPLOYMENT COMP	\$ 7,0	620.00	\$	0.00
3. Other monthly in	THE PART WHAT THE PART TO THE PART THE	\$	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$	1,620.00	\$	0.00
5. AVERAGE MOI	NTHLY INCOME (Add amounts on lines 6 and 14)	\$	1,620.00	\$	0.00
6. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column		\$	1,620.00	
totals from line 15)					iles and, if applicable, iabilities and Related Da

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: NONE

B6J (Official Form 6J) (12/07)

In re ANTHONY CANALE	Case No.
Debtor	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating th weekly, quarterly, semi-annually, or annually allowed on Form22A or 22C.	e average or pro y to show montl	jected monthly expenses of the debtor and the debtor's ly rate. The average monthly expenses calculated on th	family at time case filed. Prorate any payr ais form may differ from the deductions fro	ments made bi- m income
Check this box if a joint petition is	filed and debtor	s spouse maintains a separate household. Complete a s	separate schedule of expenditures labeled "	Spouse."
1. Rent or home mortgage payment (include	lot rented for m	obile home)	\$	1,575.00
a. Are real estate taxes included?	Yes	No		
b. Is property insurance included?	Yes	No		
2. Utilities: a. Electricity and heating fuel			\$	200.00
b. Water and sewer			\$	0.00
c. Telephone			\$	120.00
d. Other			\$	0.00
3. Home maintenance (repairs and upkeep)			\$	0.00
4. Food			\$	200.00
5. Clothing			\$	0.00
6. Laundry and dry cleaning			\$	0.00
7. Medical and dental expenses			\$	0.00
8. Transportation (not including car payment	ts)		\$	0.00
9. Recreation, clubs and entertainment, news	spapers, magazi	es, etc.	\$	0.00
10.Charitable contributions			\$	0.00
11.Insurance (not deducted from wages or in	icluded in home	mortgage payments)		
a. Homeowner's or renter's			\$	0.00
b. Life			\$	0.00
c. Health			\$	0.00
d. Auto			\$	0.00
e. Other			\$	0.00
12. Taxes (not deducted from wages or inclu(Specify)	ided in home m	rtgage payments)	\$	0.00
13. Installment payments: (In chapter 11, 12	, and 13 cases, o	o not list payments to be included in the plan)		
a. Auto			\$	0.00
b. Other			\$	0.00
c. Other			\$	0.00
14. Alimony, maintenance, and support paid	to others		\$	0.00
15. Payments for support of additional deper	ndents not living	at your home	\$	0.00
16. Regular expenses from operation of busing	iness, profession	, or farm (attach detailed statement)	\$	0.00
17. Other			\$	0.00
18. AVERAGE MONTHLY EXPENSES (I if applicable, on the Statistical Summary	Total lines 1-17. of Certain Liab	Report also on Summary of Schedules and, ilities and Related Data.)	\$	2,095.00
19. Describe any increase or decrease in exp	enditures reaso	ably anticipated to occur within the year following the	filing of this document:	
NONE				
20. STATEMENT OF MONTHLY NET IN	COME			
a. Average monthly income from Line 1	5 of Schedule I		\$	1,620.00
b. Average monthly expenses from Line	e 18 above		\$	2,095.00
c. Monthly net income (a. minus b.)			\$	-475.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	ANTHONY CANALE	<del>,</del>	Case No
	Debtor		(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read th	te foregoing summary and schedules, consisting ofsheets, and that they are true and correct to the best of
my knowledge, information, and belief.	
Date 04/16/2013	Signature: Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and promulgated pursuant to 11 U.S.C. § 110(h) setting a maxim	tey petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been num fee for services chargeable by bankruptey petition preparers, I have given the debtor notice of the maximum or or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state who signs this document.	e the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X	Date
Names and Social Security numbers of all other individuals	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach add	litional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provis 18 U.S.C. § 156.	sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. $\S$ 110;
DECLARATION UNDER PENAI	LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the[the partnership ] of the read the foregoing summary and schedules, consisting of knowledge, information, and belief.	e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
Date	Signature:
	Organica.
	[Print or type name of individual signing on behalf of debtor.]
	poration must indicate position or relationship to debtor.]
	erty: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT

Eastern District of New York

tille. The case No.		(101
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#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

one Sta

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

\$19,440.00 UNEMPLOYMENT BENEFITS PAID TO DEBTOR

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter  $\bar{12}$  or chapter 13must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None П

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

AMOUNT

AMOUNT

**PAYMENTS** 

PAID

STILL OWING

None  $\mathbf{Z}$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS

AMOUNT PAID OR

AMOUNT STILL

OWING

. 2

VALUE OF **TRANSFERS**   $\overline{\mathsf{V}}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF

AMOUNT

AMOUNT

AND RELATIONSHIP TO DEBTOR

PAYMENT

PAID

STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF **SEIZURE** 

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

BENEFIT PROPERTY WAS SEIZED



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### Assignments and receiverships

Ø

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

 $\square$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION OF COURT

DATE OF

DESCRIPTION AND VALUE

NAME AND ADDRESS OF CUSTODIAN

CASE TITLE & NUMBER

ORDER

Of PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

RELATIONSHIP TO DEBTOR,

DATE

DESCRIPTION AND VALUE OF GIFT

OR ORGANIZATION

IF ANY

OF GIFT

## 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF

LOSS WAS COVERED IN WHOLE OR IN PART

BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

**PROPERTY** 

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE

VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

OF

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT

OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filled, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

BEGINNING AND

8

NAME

OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

ADDRESS NATURE OF BUSINESS

ENDING DATES

(ITIN)/ COMPLETE EIN

(ITIN)/ COMPLETE

None

V

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

V

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

#### 21. Current Partners, Officers, Directors and Shareholders

None

Nопе **√** 

None

None

None  $oldsymbol{
abla}$ 

NAME

20. Inventories

in a., above.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

 $\square$ 

If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

1.1

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

fines or imprisonment or both. 18 U.S.C. § 156.

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In re ANTHONY CANALE,	Case No.	
Debtor	Chapter 7	

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART** A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Describe Property Securing Debt	•
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt ☐ Other. Explain (for example, avoid lien	
Using 11 U.S.C. § 522(f)). (for example, avoid lien	
3	
Property is (check one):	
☐ Claimed as exempt ☐ Not claimed as exempt	
Property No. 2 (if necessary)	
	_
Creditor's Name: Describe Property Securing Debt	;
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt	
Using 11 U.S.C. § 522(f)). (for example, avoid lien	
using 11 0.5.c. y 322(1)).	
Property is (check one):	
☐ Claimed as exempt ☐ Not claimed as exempt	

Signature of Debtor

Signature of Joint Debtor

Date: 04/16/2013

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

# STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

<b>DEBTOR(S)</b> : ANTHONY CANALE	CASE NO.:
Pursuant to Local Bankruptcy Rule concerning Related Cases, to the petitioner's	1073-2(b), the debtor (or any other petitioner) hereby makes the following disclosures best knowledge, information and belief:
was pending at any time within six years before are spouses or ex-spouses; (iii) are affiliates, (v) are a partnership and one or more of its	es" for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case ore the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) as defined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; segeneral partners; (vi) are partnerships which share one or more common general f the commencement of either of the Related Cases had, an interest in property that restate under 11 U.S.C. § 541(a).]
NO RELATED CASE IS PENDING OR I	HAS BEEN PENDING AT ANY TIME.
THE FOLLOWING RELATED CASE(S)	) IS PENDING OR HAS BEEN PENDING:
1. CASE NO.: JUDGE	E:DISTRICT/DIVISION:
SCHEDULE "A" OF RELATED CASE:	· · · · · · · · · · · · · · · · · · ·
2. CASE NO.: JUDG	GE:DISTRICT/DIVISION:
CASE STILL PENDING (Y/N): [A	f closed] Date of closing:
CURRENT STATUS OF RELATED CASE:	:(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELAT	TED (Refer to NOTE ab ove):
	S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED

(OVER)

DISCLOSURE OF RELATED CASES (cont'd)

3. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING (Y	/N): [If closed] Date	e of closing:
CURRENT STATUS OF R	ELATED CASE:(Dischar	ged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CAS	SES ARE RELATED (Refer to	NOTE above):
		E "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED
NOTE: Pursuant to 11 U.S.C	C. § 109(g), certain individuals . Such an individual will be r	who have had prior cases dismissed within the preceding 180 days may equired to file a statement in support of his/her eligibility to file.
	DEBTOR/PETITIONER'S A	TTORNEY, AS APPLICABLE:
	rjury that the within bankrup	ner or debtor/petitioner's attorney, as applicable): otcy case is not related to any case now pending or pending at any time
Signature of Debtor's Attor	ney	Signature of Pro Se Debtor/Petitioner
		Mailing Address of Debtor/Petitioner
		City, State, Zip Code
		Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

Rev 8/2/01

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B 201 Page 2

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### <u>Chapter 11</u>: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or
x	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate	of the Debtor
I (We), the debtor(s), affirm that I (we) have received and	read this notice.
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X Signature of Joint Debtor (if any) Date
	SIGNABLE OF JOSE DESIGN OF SHAND DATE

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK In Re: Case No. \_\_\_\_\_\_ ANTHONY CANALE Debtor(s)

### PRE-PETITION STATEMENT PURSUANT TO LOCAL RULE 2017-1

- 1. The Debtor was informed and advised regarding bankruptcy prior to and up until the filing of the petition by MICHAEL L. WALKER, Esq.
- 2. The pre-petition conference lasted about a 1.5 (hr).
- 3. Inquiries were made concerning the following:
  - a. Petitioner's motivation for bankruptcy;
  - b. Petitioner's marital status;
  - c. Extent and nature of petitioner's assets;
  - d. Petitioner's residence;
  - e. Extent and nature of petitioner's debts, including the existence of any non dischargeable debts;
  - f. In a Chapter 13, feasibility, including petitioner's income, expenses and motivation and lifestyle;
  - g. Prior bankruptcies;
  - h. Transfers of property within the last six years;
  - i. Miscellaneous items arising out of the debtor's financial condition which would have an impact on the bankruptcy;
  - j. All the facts and circumstances concerning the debtor's financial condition, which would have an impact on the bankruptcy.
- 4. The Debtor was also given the choice between a Chapter 7 or a Chapter 13 and the consequences of the respective proceedings.
- 5. The Debtor, with what the attorney determines to be a simple case, was offered the option of a "prose bankruptcy" wherein this firm prepares the papers, provides no courtroom representation and does not function as a contact with the debtor's creditors.
- 6. The debtor has been advised that if the case requires extensive litigation that they will be billed at \$350.00 per hour once the initial retainer has been expended.

- 7. Petitioner has been advised that no petition will be filed until the fee listed in the 2016(b) statement has been paid in full.
- 8. In addition to the pre-petition conference, the following services were rendered:

<u>Time</u>	<u>Services</u>	<u>Date</u>
1.5 Hrs.	Obtaining financial Information	4/16/13
2.0 Hrs.	Preparation of papers	4/16/13
.5 Hr.	Signing of petition	4/16/13

- 9. That my law firm will be representing the debtor(s) at the first meeting of creditors.
- 10. That our usual rate of compensation on bankruptcy matters is on a per services basis not an hourly basis and is also based on the debtor's income.

Dated: Brooklyn, NY

April 16, 2013

Michael L. Walker, Esq. Attorney for the Debtor

Michael L. Walker, Esq.

9052 Fort Hamilton Pkwy, 2<sup>nd</sup> FL

Brooklyn, NY 11209 (718)-680-9700 B 203 (12/94)

### United States Bankruptcy Court

District Of In re thany Carala Case No. Chapter Debtor DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept ...... Prior to the filing of this statement I have received ...... 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of compensation to be paid to me is: Debtor Other (specify) 4. In have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. Li have agreed to share the above-disclosed compensation with a other person or persons who are not

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

the people sharing in the compensation, is attached.

members or associates of my law firm. A copy of the agreement, together with a list of the names of

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

Case 1-13-44775-nhl Doc 1 Filed 08/02/13 Entered 08/02/13 12:32:57

### **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)**

- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Signature of Attorney

Name of law firm

Case 1-13-44775-nhl Doc 1 Filed 08/02/13 Entered 08/02/13 12:32:57

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

IN RE:	X
ANTHONY CANALE	Case No
Debtor(s)	

### **VERIFICATION OF CREDITOR MATRIX/LIST OF CREDITORS**

The undersigned debtor (s) or attorney for the debtor(s) herby verifies that the creditor matrix/list of creditors submitted herein is true and correct to the best of his or her knowledge.

Dated: April 16, 2013

Brooklyn, New York

Debtor

Attorney for Debtor

CANALE MATRIX

CANALE MATRIX

DISCOVER FINANCIAL SVCS LLC PO BOX 15316 WILMINGTON, DE 19850

WEST ASSET MANAGEMENT 7171 MERCY RD OMAHA, NE 68106

CHILD SUPPORT ENFORCEMENT PO BOX 14 ALBANY, NY 12201

CIVIL COURT KINGS COUNTY 141 LIVINGSTON ST BROOKLYN. NY 11201

Case 1-13-44775-nhl Doc 1 Filed 08/02/13 Entered 08/02/13 12:32:57

B22A (Official Form 22A) (Chapter 7) (12/08)

In re ANTHONY CANALE Debtor(s)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
Case Number: (If known)	☐ The presumption arises.  ☑ The presumption does not arise. ☐ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
ΙB	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;  OR
	b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on , which is less than 540 days before this bankruptcy case was filed.

#### Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." 2 Complete only Column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly, Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during Column A Column B the six calendar months prior to filing the bankruptcy case, ending on the last day of the Debtor's Spouse's month before the filing. If the amount of monthly income varied during the six months, you Income Income must divide the six-month total by six, and enter the result on the appropriate line. 3 Gross wages, salary, tips, bonuses, overtime, commissions. 0.00 0.00 Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. 4 \$ Gross receipts \$ Ordinary and necessary business expenses b. Business income Subtract Line b from Line a 0.00 0.00 Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. 5 Gross receipts a. b. Ordinary and necessary operating expenses \$ Rent and other real property income Subtract Line b from Line a 0.00 \$ 0.00 6 Interest, dividends and royalties. \$ \$ 0.00 0.00 7 Pension and retirement income. \$ 0.00 \$ 0.00 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that 8 purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. 0.00 0.00 **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in 9 Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ 1,620.00 Spouse \$ 1,620.00 0.00

322A (OH	iciai Form 2	2A) (Chapter 7) (12/08)					
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.						
	a.		\$				
rolandskijer Heldelegisk	b.		\$				
	Total a	nd enter on Line 10		\$	0.00	\$	0.00
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).					\$	0.00
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.						1,620.00
		Part III. APPLICATION OF § 707(b)(7)	EXCLUSION				
13		<b>zed Current Monthly Income for § 707(b)(7).</b> Multiply the amonter the result.	ount from Line 12 by	y the	e number	\$	19,440.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
	a. Enter	debtor's state of residence: NY b. Enter debtor's l	nousehold size:		_1_	\$	46,320.00
	Applica	tion of Section 707(b)(7). Check the applicable box and proceed	as directed.				
15	☐ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.						
	☐ The	amount on Line 13 is more than the amount on Line 14. Comp	lete the remaining p	arts	of this state	me	nt.

### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

NSTAPANTANA NSTAPANTANA NSTAPANTANA NSTAPANTANA NSTAPANTANA IPINA PALANYAAN	Pa	rt IV. CALCULATION OF CURRENT MONTHL	Y INCOME F	OR § 707(b)(2	)		
16	Enter t	he amount from Line 12.			\$	1,620.00	
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments a separate page. If you did not check box at Line 2.c, enter zero.						
	a.		\$				
	b.		\$				
	c.		\$				
Call Call Call Call Call Call Call Call	Total a	and enter on Line 17.			\$		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.						
CONTRACTOR	Part V. CALCULATION OF DEDUCTIONS FROM INCOME						
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)						
19A	National	<b>Standards: food, clothing and other items.</b> Enter in Line 19A Standards for Food, Clothing and Other Items for the applicable ble at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy could be a controlled to the contr	household size. (T		\$		

B22A (O	fficial Fo	rm 22A) (Chapter 7) (12/08)							
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out- of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out- of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.							rs	
	Hou	sehold members under 65 year	s of age	Hou	sehold mem	bers 65 years of ago	e or older		
**************************************	al.	Allowance per member		a2.	Allowance	per member			
	ъ1.	Number of members		b2.	Number o	f members			
	c1.	Subtotal		c2.	Subtotal			\$	
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and								
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.								
20B	a. IRS Housing and Utilities Standards; mortgage/rental expense \$								
	b. Average Monthly Payment for any debts secure if any, as stated in Line 42		ared by your home, \$						
	c.	Net mortgage/rental expense				Subtract Line b fro	m Line a.	\$	
21	and 20 Utilitie	Standards: housing and utilities OB does not accurately compute the Standards, enter any additional contention in the space below:	he allowance to	which	you are enti	tled under the IRS H	lousing and	r \$	
	an exp	Standards: transportation; veh- pense allowance in this category r less of whether you use public tra	egardless of wh						
	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.								
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					\$			
.22B	expens addition amoun	Standards: transportation; add ses for a vehicle and also use pub onal deduction for your public tra at from IRS Local Standards: Transfer of the bankruptcy court.)	lic transportatio nsportation exp	n, and enses,	you contend enter on Lin	that you are entitled e 22B the "Public Tr	to an ansportation"	s	

B22A (Official Form 22A) (Chapter 7) (12/08) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  $\square$  1  $\square$  2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from 23 Line a and enter the result in Line 23. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs a. b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 \$ Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. \$ Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 2, b. as stated in Line 42 Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. c. \$ Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all 25 federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes. \$ Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and 26 uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions. \$ Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for 27 term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole \$ life or for any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are 28 required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44. \$ Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of 29 employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. \$ Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on 30 childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. \$ Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not 31 reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34. \$ Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service— 32 such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. \$ \$ 33 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.

B22A (Official Form 22A) (Chapter 7) (12/08) Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. \$ Health Insurance 34 \$ b. Disability Insurance \$ ¢. Health Savings Account Total and enter on Line 34 \$ If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 35 elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services 36 Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 37 provide your case trustee with documentation of your actual expenses, and you must demonstrate that \$ the additional amount claimed is reasonable and necessary. Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS 39 National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of 40 cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 \$

			Subpart C: Deductions for	Debt Paymen	t promoved		irlinginge Feele.	
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.							
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?			
	a.			\$	☐ yes ☐ no	1		
	b.			\$	☐ yes ☐ no			
	c.			\$	□ yes □ no	]		
				Total: Add Lines a, b and	c.		\$	
	residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
43		Name of Creditor	Property Securing the Debt	1/60th of t	he Cure Amount			
	a.			\$				
	b.			\$				
	c.			\$				
	L			Total: Add I	Lines a, b and c		\$	
44	as pric	ority tax, child suppo	priority claims. Enter the total amount t and alimony claims, for which you v rent obligations, such as those set or	vere liable at the t			\$	
		ing chart, multiply th	e expenses. If you are eligible to file a amount in line a by the amount in li			ive		
7 B W T T T T T T T T T T T T T T T T T T	a.	Projected average	monthly chapter 13 plan payment.		\$			
45	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)							
	c.	Average monthly a	dministrative expense of chapter 13 ca	ase	Total: Multiply Line a and b	s	\$	
46	Total	Deductions for Deb	t Payment. Enter the total of Lines 42	through 45.			\$	
65 55 455 141 65 68			Subpart D: Total Deduction	as from Incom	e promining de la company			
47	Total	of all deductions all	owed under § 707(b)(2). Enter the to	tal of Lines 33, 41	, and 46.		\$	

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION								
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$						
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707)	b)(2))	\$						
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result								
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.								
	Initial presumption determination. Check the applicable box and proceed as directed.								
	The amount on Line 51 is less than \$6,575 Check the box for "The presump of this statement, and complete the verification in Part VIII. Do not complete		p of page 1						
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.								
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Comthrough 55).	plete the remainder of Part	VI (Lines 53						
53	Enter the amount of your total non-priority unsecured debt		\$						
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number	er 0.25 and enter the result.	\$						
rein Stu	Secondary presumption determination. Check the applicable box and proceed	as directed.							
55	The amount on Line 51 is less than the amount on Line 54. Check the box the top of page 1 of this statement, and complete the verification in Part VIII.		not arise" at						
	The amount on Line 51 is equal to or greater than the amount on Line 54 arises" at the top of page 1 of this statement, and complete the verification in VII.								
	Part VII: ADDITIONAL EXPENSE CLA	<b>IMS</b>							
	Other Expenses. List and describe any monthly expenses, not otherwise stated in and welfare of you and your family and that you contend should be an additional income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a sepa average monthly expense for each item. Total the expenses.	deduction from your current	monthly						
56	Expense Description	Monthly Amount							
	a.	\$							
	b. c.	\$	_						
	Total: Add Lines a, b and c	\$							
	Part VIII: VERIFICATION								
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint both debtors must sign.)								
57	Date: 04/16/2013 Signature: 🔀	(Debtor)	~7						
	Date: Signature:	(Joint Debtor, if any)							